

Table I.C.1.a(2014) Average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	5,830	6,054	5,486	5,684	5,626	6,074	5,731	5,867
Industry group **								
Agric., fish., forest.	4,844	--	--	--	--	--	4,960	--
Mining and manufacturing	5,581	5,627	5,556	5,355	5,270	6,125	5,523	5,600
Construction	5,243	6,075	5,131	4,899	4,729	6,856	5,358	5,090
Utilities and transp.	5,670	--	--	5,383	5,761	5,642	6,083	5,561
Wholesale trade	5,843	6,193	5,140	5,838	5,558	6,720	5,523	6,124
Fin. svcs. and real estate	6,230	6,761	5,444	5,961	6,231	6,294	6,388	6,174
Retail trade	5,286	5,933	5,774	5,297	4,807	5,059	5,570	5,122
Professional services	6,083	5,890	5,624	6,126	5,881	6,250	5,791	6,144
Other services	5,727	6,221	5,511	5,763	5,592	5,708	5,944	5,645
Ownership								
For profit, incorporated	5,693	6,114	5,421	5,383	5,361	6,062	5,696	5,692
For profit, unincorporated	5,625	5,904	5,768	5,727	5,540	5,375	5,718	5,572
Nonprofit	6,245	5,888	5,572	6,644	6,160	6,248	5,961	6,285
Age of firm								
Less than 5 years	5,355	5,971	5,127	4,951	5,352	--	5,391	5,322
5-9 years	5,757	5,961	4,884	5,089	5,771	9,923	5,379	6,189
10-19 years	5,549	5,730	5,340	5,694	5,417	5,538	5,585	5,523
20 or more years	5,931	6,312	5,706	5,884	5,689	6,052	5,949	5,926
Multi/single status								
2 or more locations	6,009	--	5,844	5,997	5,769	6,100	5,802	6,018
1 location only	5,642	6,057	5,461	5,610	5,470	5,681	5,725	5,555
Percent full-time employees								
Less than 25%	5,790	6,379	--	5,757	5,276	5,162	6,461	5,401
25-49 %	5,861	6,608	6,306	6,460	5,590	5,331	6,762	5,534
50-74 %	5,911	5,553	5,836	5,519	6,200	6,011	5,619	5,995
75% or more	5,815	6,077	5,348	5,659	5,552	6,150	5,663	5,872
Union presence								
No union employees	5,710	5,914	5,431	5,586	5,636	6,000	5,638	5,750
Has union employees	6,117	--	--	6,833	5,609	6,083	7,206	6,022
Unknown	6,160	--	--	--	5,274	6,176	--	6,141
Percent low-wage employees								
50% or more low-wage	5,654	5,839	6,582	5,616	5,320	5,726	6,018	5,534
Less than 50% low-wage	5,859	6,091	5,384	5,692	5,686	6,140	5,688	5,924

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.C.1.a(2014) Standard error for average total single premium (in dollars) for exclusive-provider plans per enrolled employee at private-sector establishments that offer health insurance by firm size and selected characteristics: United States, 2014

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	47.18	165.64	146.19	101.95	96.70	73.51	92.59	54.72
Industry group **								
Agric., fish., forest.	535.09	--	--	--	--	--	570.21	--
Mining and manufacturing	120.50	465.16	350.36	254.76	229.69	171.17	259.42	135.85
Construction	217.14	619.85	355.29	353.20	269.82	988.26	311.62	286.45
Utilities and transp.	171.47	--	--	356.56	418.17	259.74	264.66	201.44
Wholesale trade	164.59	530.02	393.33	299.03	211.83	323.93	244.49	212.83
Fin. svcs. and real estate	137.86	419.28	498.81	506.65	220.69	160.50	303.19	152.78
Retail trade	165.18	548.28	581.47	252.68	320.00	273.45	308.65	185.73
Professional services	74.52	258.74	282.44	188.01	179.83	98.66	158.20	83.68
Other services	129.73	433.05	430.47	243.15	216.31	244.21	252.48	152.27
Ownership								
For profit, incorporated	57.25	200.95	158.23	112.59	99.47	94.87	106.35	67.85
For profit, unincorporated	136.59	377.37	411.13	323.06	259.70	208.21	258.26	156.29
Nonprofit	102.20	356.45	526.82	246.08	226.56	131.27	271.64	109.90
Age of firm								
Less than 5 years	224.94	527.74	366.74	341.64	665.24	--	349.95	290.27
5-9 years	277.92	444.19	266.48	285.91	413.82	1,318.13	266.00	493.46
10-19 years	113.58	305.24	288.46	253.48	150.54	332.80	183.88	142.75
20 or more years	51.45	237.99	208.93	122.18	121.98	65.64	121.50	56.76
Multi/single status								
2 or more locations	58.93	--	576.88	205.27	94.69	75.92	284.55	60.14
1 location only	72.43	166.68	151.49	115.40	171.28	261.20	97.56	107.05
Percent full-time employees								
Less than 25%	267.42	527.27	--	441.44	430.67	322.78	501.60	263.01
25-49 %	204.28	724.52	348.61	628.87	310.64	234.33	471.57	212.75
50-74 %	104.41	248.80	303.28	252.83	236.70	157.53	172.75	124.22
75% or more	54.87	201.28	164.67	112.04	110.11	86.32	106.14	63.84
Union presence								
No union employees	55.81	156.82	151.65	105.41	107.28	121.84	92.77	69.78
Has union employees	105.66	--	--	328.62	245.55	107.48	463.83	104.75
Unknown	142.05	--	--	--	303.70	148.31	--	144.33
Percent low-wage employees								
50% or more low-wage	149.21	410.25	617.90	350.53	223.15	266.42	299.50	173.29
Less than 50% low-wage	49.23	180.68	144.65	105.93	107.46	72.48	96.25	57.13

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2014 Medical Expenditure Panel Survey-Insurance Component.

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** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.